

**This document has been electronically entered in the records of the United States Bankruptcy Court for the Southern District of Ohio.**

**IT IS SO ORDERED.**

**Dated: August 31, 2015**



*Charles M. Caldwell*  
Charles M. Caldwell  
United States Bankruptcy Judge

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**United States Bankruptcy Court  
Southern District of Ohio  
Eastern Division at Columbus**

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In Re: James A. Wahlstrom Jr.  
Georgann Wahlstrom  
Debtor(s)

Case No.: 2:15-bk-53223

Chapter: 7

SSN/TAX ID:

xxx-xx-0938  
xxx-xx-8942

Judge: Charles M Caldwell

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**ORDER DIRECTING DEBTOR(S)  
TO REBUT PRESUMPTION OF  
UNDUE HARDSHIP WITH RESPECT TO  
REAFFIRMATION AGREEMENT WITH JPMORGAN CHASE BANK, NA;  
AND DISAPPROVING REAFFIRMATION AGREEMENT  
IF NO REBUTTAL FILED**

This matter is before the Court on the reaffirmation agreement ("Reaffirmation Agreement") (Doc. 27) between JPMorgan Chase Bank, NA ("Creditor") and the Debtor(s), filed August 26, 2015. The Clerk of the Court entered a notation of "Presumption of Undue Hardship" in connection with the Reaffirmation Agreement and referred the matter to the Court for review.

Having reviewed the Reaffirmation Agreement, the Court finds that the Reaffirmation Agreement is incomplete, inaccurate or contains insufficient information to permit the Court to determine that the Reaffirmation Agreement does not impose an undue hardship on the Debtor(s).

The Debtor(s) shall have thirty (30) days from the date of entry of this order within which to rebut, in writing, the presumption of undue hardship, during which period the Clerk shall defer the issuance of the discharge. Failure of the Debtor(s) to timely file a rebuttal of the presumption will result in disapproval of the Reaffirmation Agreement without further order of the Court.

**IT IS SO ORDERED.**

Copies To:

Default List

JPMorgan Chase Bank, NA  
PO Box 29505 AZ1-1191  
Phoenix AZ 85038-9505

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